

CLAIMS

What is claimed is:

1. A method of monitoring purchasing activity of customers and rewarding customers who meet at least one preselected criterion, comprising the steps of:
 - a) providing a customer with an instrument capable of storing data in electronic form for later retrieval;
 - b) reading and updating data stored on the instrument when the customer presents the instrument at a retail location to create a record of the customer's purchasing activity history;
 - c) determining from the record of the customer's purchasing activity history whether the customer meets at least one preselected criterion for a reward; and
 - d) enabling the customer to use the instrument to obtain a reward based on the customer's purchasing activity history.
2. The method of claim 1, wherein the step of providing the customer with an instrument comprises providing the customer with a smart card capable of storing data for later retrieval.
3. The method of claim 1, wherein the step of providing the customer with an instrument comprises providing the customer with a three dimensional consumer good capable of storing data for later retrieval.
4. The method of claim 1, wherein the step of providing the customer with an instrument comprises providing the customer with a three dimensional

consumer good capable of storing data for later retrieval, the consumer good capable of activating a second consumer good.

5. The method of claim 1, wherein the retail location is an internet retailer.
6. The method of claim 1, wherein the retail location is a traditional retail store.
7. The method of claim 1, wherein the reward comprises discount coupons, redeemable at a retailer location.
8. The method of claim 1, wherein the reward comprises points.
9. The method of claim 8, wherein the points may be exchanged for access to restricted material.
10. The method of claim 9, wherein the restricted material comprises an internet website.
11. The method of claim 9, wherein the restricted material comprises a multimedia program.
12. The method of claim 11, wherein the multimedia program comprises a game.
13. The method of claim 1, wherein the reward comprises a consumer good.
14. The method of claim 9, wherein the restricted material comprises a consumer good that is activated when the points are redeemed.
15. A system for rewarding a customer, the system comprising:

an instrument usable by a customer, the instrument capable of storing data in electronic form for later retrieval;

a device for reading data stored on the instrument and writing data to the instrument, the device writes data to the instrument, the data may represent the reward; and

a computer in communication with said device for determining whether to issue the reward to the customer based on preselected criteria, the computer makes the determination when a customer presents the instrument to a retailer.

16. The system of claim 15, wherein the retailer comprises an internet based retailer.
17. The system of claim 15, wherein the retail location comprises a traditional retail store.
18. The system of claim 15, wherein the instrument comprises a smart card.
19. The system of claim 15, wherein the instrument comprises a three dimensional consumer good.
20. The system of claim 15, wherein the instrument comprises a three dimensional consumer good capable of activating a second consumer good.
21. The system of claim 15, wherein the reward comprises a coupon redeemable for value at a retailer.
22. The system of claim 15, wherein the reward comprises points.
23. The system of claim 22, wherein the points are redeemable for access to restricted material.
24. The system of claim 23, wherein the restricted material is an internet website.

25. The system of claim 23, wherein the restricted material comprises a multimedia game.
26. The system of claim 22, wherein the points are redeemable for a consumer good.
27. The system of claim 15, wherein the reward comprises a consumer good.
28. The system of claim 23, wherein the restricted material comprises a consumer good that is activated when the points are redeemed.
29. A method for rewarding a user comprising the steps of:
- a) issuing to a user an instrument capable of storing and transmitting instrument data;
 - b) reading data from and writing data to the instrument;
 - c) storing reward data on a central storage system, the central storage system capable of storing instrument data;
 - d) providing a communication link between the instrument and the central storage system, the communication link capable of exchanging instrument data between the instrument and the central storage system, the communication link capable of exchanging reward data between the instrument and the central storage system;
- wherein the user can selectively redeem the instrument data for reward data, the reward data generated from the central storage system if the user has met preselected criteria.
30. The method of claim 29, wherein the reward data comprises:
- retail coupon data, retail coupon data being an electronically stored retail coupon;

wherein the instrument data selectively comprises retail coupon data;
wherein retail coupon data is transmitted to the instrument from the
central storage system via the communication link;
wherein the retail coupon data may be exchanged for value when the
user makes a purchase at a retailer.

31. The method of claim 29 wherein the instrument data stored on the
instrument may be exchanged for access to restricted material.

32. The method of claim 29 wherein the instrument data stored on the
instrument comprises:

point data, point data being numerical values, the numerical values
increasing based on user purchases;
wherein the point data may be exchanged for access to restricted
material.

33. The method of claim 29 wherein the instrument data stored on the
instrument comprises:

point data, point data being numerical values, the numerical values
increasing based on user purchases;
wherein the point data may be exchanged for retail coupons.

34. The method of claim 29 wherein the instrument data stored on the
instrument comprises:

point data, point data being numerical values, the numerical values
increasing based on user purchases;
wherein the point data may be exchanged for retail coupons;

wherein the point data may be exchanged for access to restricted material.

35. The method of claim 29 further comprising:

providing a computer, the computer in communication with the instrument, the computer in communication with the central storage system.

36. The method of claim 29, wherein the instrument data comprises:

user consumption data, user consumption data storing information related to the spending habits of the user;
wherein the central storage system accesses the user consumption data;
wherein the reward data is made available to the user based on the user consumption data.

37. The method of claim 29, wherein the reward data is generated from the central storage system to the user based on the user's purchase history.

38. A method for storing and retrieving user data comprising the steps of:

- a) providing the user with a instrument, the instrument capable of storing and transmitting instrument data;
- b) providing an instrument reader/writer for reading data stored on the instrument, the instrument reader/writer also capable of writing data to the instrument;
- c) providing a central storage system, the central storage system storing multimedia data, the central storage system capable of storing instrument data;

d) providing a computer, the computing device in communication with the instrument reader/writer, the computer in communication with the central storage system, the computer capable of exchanging multimedia data between the central storage system and the computing device;

e) providing a first communication link between the instrument read/writer and the central storage system, the communication link capable of exchanging instrument data between the instrument and the central storage system,

wherein the instrument data is transmitted to the central storage system through the first communication link;

wherein the instrument data allows a user access to multimedia data.

39. The method of claim 38, wherein the reward is generated from the central storage system to the user based on the user's purchase history.

40. The method of claim 38, wherein the multimedia data comprises an interactive game;

wherein the instrument data comprises interactive game data, the interactive game data allowing the user access to the interactive game.

41. The method of claim 40, wherein the interactive game data allows a user to save game data related to the interactive game on the instrument, the game data capable of being retrieved by the interactive game.

42. The method of claim 39 wherein the instrument data stored on the instrument comprises:

point data, point data being numerical values, the numerical values decreasing proportionally with the number of times a user accesses the multimedia data, when the point data is less than a threshold value, the user is not permitted to access the multimedia data.

43. The method of claim 42 wherein the point data may be increased.

44. A method for storing and retrieving user data comprising the steps of:

- a) providing the user with a smart card, the smart card capable of storing and transmitting card data;
 - b) providing a card reader/writer for reading card data stored on the smart card, the card reader/writer also capable of writing card data to the smart card;
 - c) providing an internet site;
 - e) providing a communication link between the card read/writer and the web site, the communication link capable of exchanging card data between the smart card and the internet site;
- wherein internet site selectively grants access to retail coupons.

45. A method of monitoring purchasing activity of customers and rewarding customers who meet at least one preselected criterion, consisting of the steps of:

- a) providing a customer with an instrument capable of storing data in electronic form for later retrieval;
- b) reading and updating data stored on the instrument when the customer presents the instrument at a retail location to create a record of the customer's purchasing activity history;

c) determining from the record of the customer's purchasing activity history whether the customer meets at least one preselected criterion for a reward; and

d) enabling the customer to use the instrument to obtain a reward based on the customer's purchasing activity history.

46. A system for rewarding a customer, the system consisting of:

an instrument usable by a customer, the instrument capable of storing data in electronic form for later retrieval;

a device for reading data stored on the instrument and writing data to the instrument, the device writes data to the instrument, the data may represent the reward; and

a computer in communication with said device for determining whether to issue the reward to the customer based on preselected criteria, the computer makes the determination when a customer presents the instrument to a retailer.